

<b>Notice of Allowability</b>	Application No.	Applicant(s)
	09/695,543	SLATER, ALAN T.
	Examiner Pierre E. Elisca	Art Unit 3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to 11/4/2005.
2.  The allowed claim(s) is/are 3,4,7 and 8.
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
 of the:
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftsperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application (PTO-152)
6.  Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

*Alan E. Elisca*  
PRIMARY EXAMINER

## REASONS FOR ALLOWANCE

1. This is an Examiner's statement of reasons for allowance. The closest prior art Nichols et al U.S. Pat. No. discloses a check writing point of sale system that designed to accept payer account number input with a subsequent debiting of a payer account and crediting merchant's account for the goods or services.

JP411272771A, Iizuka Hiroyuki discloses a negotiation management system and storage medium.

However, Nichols and Iizuka fail to disclose or suggest the recited feature:

As per claims 3 and 7 " returning an indication that said tendered check can be verified if said checking account information from said tendered check matches said second table of checking accounts that are in good standing, presenting said tendered check for negotiation if said indication that said tendered check can be verified is returned, adding a record of said checking account information from said tendered check to said second table of checking accounts that are in good standing and designating said record as active, calculating a number of days in which said tendered check would be returned as unpaid and entering said number of days into said record, changing said record from active to in good standing if said number of days have passed since said tendered check was presented for negotiation and said tendered check has not been returned as unpaid, removing said checking account information from said tendered check from said first table of checking accounts that are not in good standing if said first table includes a record of said checking account information from said tendered check, said number of days have passed since said tendered check was presented for negotiation and said

tendered check has no been returned as unpaid, deleting said record from said second table o checking accounts that are in good standing if said tendered check has been returned as unpaid, and adding a record of said checking account information from said tendered check to said first table of checking accounts that are not in good standing if said tendered check has been returned as unpaid".

***Conclusion***

2. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Pierre E. Elisca whose telephone number is 571 272 6706. The examiner can normally be reached on 6:30 to 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571 272 6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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Pierre Eddy Elisca

**Primary Patent Examiner**

**November 18, 2005**